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EXAMINER

TESFAMARIAM, MUSSIE

ART UNIT PAPER NUMBER

2162

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Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.  
09/399,597

Applicant(s)  
David C. Carrithers et al

Examiner  
Mussie Tesfamariam

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on Sep 20, 1999
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-28 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-28 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some\* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892)
- 16) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 2
- 18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other:

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## DETAILED ACTION

### *Claim Rejections - 35 USC § 103*

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103© and potential 35 U.S.C. 102(f) or (g) prior art under 35 U.S.C. 103(a).

2. Claims 1, 4-5, 7, 9, 11-12, 14-15, 19, 21-23, 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040.

As per claim 1, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34, said filter including means, responsive to an

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initiating transaction based on an initiating account number for transmitting from the credit/debit card network to the filter the following transaction data: the account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; filter including means for evaluating the transaction data transmitted to the filter by the credit/debit card network by comparing the transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; filter including means for generating validating data for the transaction when the evaluated transaction data indicates that the transaction involves an authorized merchant using the unique account number of one of the participants; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. However, he fails specifically to disclose in generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. See col 8, lines 67 - col 9, lines 1-9. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant.

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Harris also disclose in generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45.

Harris also discloses in transmitting the validating or invalidating data to the credit/debit card network so that the credit/debit card network provides the validating or invalidating data for the evaluated transaction to the merchant involved in the transaction. See the abstract, see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36, col 12, lines 39-45.

As per claim 4, Harris et al discloses in the filter processor is maintained by a program administrator having a commission account and wherein the program administrator via an automated clearing house credits or deposits a transaction commission amount for each validated transaction to the commission account of the program administrator and debits or removes the transaction commission amount to an account of the merchant involved in the transaction. See fig 1, items 31-32, col 8, lines 42-51, col 14, lines 44-45.

As per claim 5, Harris et al disclose in the credit/debit card network processor deducts the commission amount credited to the merchant involved in the transaction from the merchant's proceeds from the validated transaction. See fig 1, items 31-32, col 8, lines 42-51, col 14, lines 44-45.

As per claim 7, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14,

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16, 17, 24, fig 2, item 214, col 1, lines 32-34, said filter including means, responsive to an initiating transaction based on an initiating account number for transmitting from the credit/debit card network to the filter the following transaction data: the account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43. However, he fails specifically to disclose in cards are debit cards having a magnetic strip encoded with a number corresponding to the unique account number of the participant whereby the transaction is transparent to the merchant involved in the transactions such that the involved merchant cannot distinguish between transactions using debit cards and transactions using credit cards. Lalonde discloses in cards are debit cards having a magnetic strip encoded with a number corresponding to the unique account number of the participant whereby the transaction is transparent to the merchant involved in the transactions such that the involved merchant cannot distinguish between transactions using debit cards and transactions using credit cards. See fig 4, items 86, 88, 90, col 7, lines 46-54. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to have a magnetic strip encoded with a number corresponding to the unique account number of the participant. This is because it would improve Harris' system to distinguish between transactions using debit cards and transactions using credit cards.

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As per claim 9, Harris et al disclose in the filter processor generates redemption reports for each merchant indicating card transactions by participants and wherein the filter processor generates account reports for each participant in the program indicating transactions by such participant and indicating the amount of points in such participant's account. See col 2, lines 32-34, 44-52, col 15, lines 20-23.

As per claim 11, Harris et al disclose in the credit/debit card network processor comprises a merchant processor linked to a switch processor and wherein the filter processor comprises a banking processor linked to an administrator's processor. See the abstract, fig 1, items 12, 14, 16-18, 20.

As per claim 12, Harris et al disclose in the filter processor is maintained by a program administrator having a balance account and wherein, during a force post portion of the transaction, see the abstract, the filter processor debits a transaction amount for each validated transaction to the balance account of the program administrator and credits the transaction amount to an account of the merchant involved in the transaction. see the fig 6, item 609, 610, 612, col 2, lines 45-48, col 6, lines 45-50, col 15, lines 18-21.

As per claim 14, Harris et al disclose in providing a plurality of cards, each assigned to one participant and having a unique account number corresponding to an account of the participant; see the abstract, col 2, lines 44-47, col 4, lines 14-16, 48-51, col 6, lines 51-54; accessing the following program data: data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52 and

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data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34; transmitting the following transaction data in response to an initiating transaction based on an initiating account number: the initiating account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; comparing the transmitted transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; validating the transaction when the comparing step indicates that the transaction involves an authorized merchant using the unique account number of a participant; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. However, he fails specifically to disclose in invalidating the transaction when the comparing step indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in invalidating the transaction when the comparing step indicates that the initiating account number is not one of the authorized account numbers See col 8, lines 67 - col 9, lines 1-9. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant.



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Harris also disclose in generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45.

As per claim 15, Harris discloses in the steps of initiating, evaluating, validating and invalidating are performed electronically whereby the transaction is paperless. See the abstract, see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36, col 12, lines 39-45.

3. Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040 as applied to claim 1 above, and further in view of Processor Certification Requirements.

As per claim 2, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34, said filter including means, responsive to an initiating transaction based on an initiating account number for transmitting from the credit/debit card network to the filter the following transaction data: the account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; he also discloses in filter including means for generating validating data for the transaction when the evaluated transaction data indicates that the transaction involves

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an authorized merchant using the unique account number of one of the participants; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. He also discloses in generating validate data of the amount initiating transaction. see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. Lalonde discloses in generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. See col 8, lines 67 - col 9, lines 1-9. However Harris specifically fails to disclose in a currency denomination such as dollars wherein each account has a point value wherein the evaluating converts the point value of the account corresponding to the account number. Processor Certification Requirements disclose in a currency denomination such as dollars wherein each account has a point value wherein the evaluating converts the point value of the account corresponding to the account number. See Pages 8, 16. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to have currency denomination. This is because it would improve Harris' system to filter the currency denomination of the transaction so the currency exchange cannot go exceed the limit.

As per claim 3, Harris et al disclose in filter processor evaluating means comprises a banking processor. See fig 1, items 14, 16-18, fig 2, items 204, 217, fig 3, items 312, col 5, lines 45-48, col 6, lines 52-54.

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4. Claim 6 is rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040 as applied to claim 1 above, and further in view of Nair et al, 5479530.

As per claim 6, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34. However Harris specifically fails to disclose in wherein the cards include embossing relating to the program. Nair et al disclose in embossing relating to the program. See the abstract, fig 28a, item 1068, fig 28b, item 1055, col 51, lines 1-7, col 52, lines 31-40, col 54, lines 50-54, 60-67. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to have an embossing relating to the program. This is because it would improve Harris' system to detect the physical presence of a data card during a card transaction.

5. Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040 as applied to claim 7 above, and further in view of Nair et al, 5479530.

As per claim 8, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34. Lalonde discloses in reading the magnetic strip of

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the card. However, Harris et al specifically disclose in a card reader is adapted to be connected to the I/O port. Nair et al disclose in a card reader is adapted to be connected to the I/O port. See col 24, lines 49-54. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to have I/O port. This is because it would improve Harris' system to convey the transaction message from the card to the card reader.

6. Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040 as applied to claim 1 above, and further in view of Processor Certification Requirements.

As per claim 10, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34. Lalonde discloses in reading the magnetic strip of the card. However, Harris et al specifically disclose in the filter processor that deletes from the program data. Processor Certification Requirements discloses in the filter processor that deletes from the program data. See Page 10. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to have the ability to delete from the program data. This is because it would improve Harris' system to delete on-line activity as appropriate.

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7. Claim 13 is rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040 as applied to claim 1 above, and further in view of Small, 4815741.

As per claim 13, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34. Lalonde discloses in reading the magnetic strip of the card. However, Harris et al specifically to disclose in the system includes only debit cards. Small disclose in the system includes only debit cards. See col 2, lines 3-6, 9-13. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to use only debit cards. This is because it would improve Harris' system for implementing an incentive award program for a customer having participants.

8. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040 as applied to claim 14 above, and further in view of Small, 4815741.

As per claim 16, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14,

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16, 17, 24, fig 2, item 214, col 1, lines 32-34. Lalonde discloses in reading the magnetic strip of the card. However, Harris et al specifically to disclose in the system includes only debit cards. Small disclose in the system includes only debit cards. See col 2, lines 3-6, 9-13. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to use only debit cards. This is because it would improve Harris' system for implementing an incentive award program for a customer having participants.

9. Claim 17 is rejected under 35 U.S.C. 103(a) as being unpatentable over Harris et al, 6014635 in view of Lalonde, 5477040 and Nair et al, 5479530.

As per claim 17, Harris et al disclose in a credit/debit card network which includes the authorized merchants who are part of the credit/debit card network and which also includes unauthorized merchants who are not part of the program and who are part of the credit/debit card network, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52. However, he fails specifically to disclose in each merchant having access via an input/output (I/O) port to a credit/debit card network. Nair et al disclose in each merchant having access via an input/output (I/O) port to a credit/debit card network. See col 24, lines 49-54. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to have I/O port. This is because it would improve Harris' system to have access via an I/O port to an account of the participant. Harris et al disclose in a plurality of cards, each assigned to one participant and having a unique account number corresponding to an account of the participant; see the abstract, col 2, lines 44-47, col 4, lines 14-16, 48-51, col 6, lines 51-54.

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Harris also disclose in a filter accessing the following program data: data identifying the authorized unique account numbers of the participants, see and data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52 and data identifying the authorized merchants filter interfacing with credit/card network; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34; filter responsive to an initiating transaction based on an initiating account number transmitting from the credit/debit card network to the following transaction data: the initiating account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; filter evaluating the transaction data transmitted to the filter by the credit/debit card network by comparing the transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; filter generating validating data for the transaction when the evaluated transaction involves an authorized merchant using the unique account number of one of the participants; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36.

However, he fails specifically to disclose in filter generating invalidating the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in invalidating the transaction when the comparing step indicates that the initiating account number is not one of the authorized account numbers See col

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8, lines 67 - col 9, lines 1-9. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant.

Harris also disclose in filter generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45; and Harris also discloses in transmitting the validating or invalidating data to the credit/debit card network so that the credit/debit card network provides the validating or invalidating data for the evaluated transaction to the merchant involved in the transaction. See the abstract, see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36, col 12, lines 39-45.

As per claim 18, it contains the same limitations as claims 16, therefore are rejected by the same rationale.

As per claim 19, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34, said filter including means, responsive to an initiating transaction based on an initiating account number for transmitting from the credit/debit card network to the filter the following transaction data: the account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant



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involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; filter including means for evaluating the transaction data transmitted to the filter by the credit/debit card network by comparing the transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; filter evaluating for including means for generating validating data for the transaction when the evaluated transaction data indicates that the transaction involves an authorized merchant using the unique account number of one of the participants; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. However, he fails specifically to disclose in filter evaluating for generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in filter evaluating for generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. See col 8, lines 67 - col 9, lines 1-9.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant.

Harris also disclose in filter evaluating generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45.

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Harris also discloses in filter transmitting the validating or invalidating data to the credit/debit card network so that the credit/debit card network provides the validating or invalidating data for the evaluated transaction to the merchant involved in the transaction. See the abstract, see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36, col 12, lines 39-45.

As per claim 20, it contains the same limitations as claims 16, therefore are rejected by the same rationale.

As per claim 21, Harris et al disclose in data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52; and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34, said filter including means, responsive to an initiating transaction based on an initiating account number for transmitting from the credit/debit card network to the filter the following transaction data: the account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; filter including means for evaluating the transaction data transmitted to the filter by the credit/debit card network by comparing the transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; filter evaluating for including means for generating validating data for the transaction when the evaluated transaction data indicates that the transaction involves an authorized merchant using the unique account number of one of the

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participants; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. However, he fails specifically to disclose in filter evaluating for generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in filter evaluating for generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. See col 8, lines 67 - col 9, lines 1-9.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant.

Harris also disclose in filter evaluating generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45.

Harris also discloses in filter transmitting the validating or invalidating data to the credit/debit card network so that the credit/debit card network provides the validating or invalidating data for the evaluated transaction to the merchant involved in the transaction. See the abstract, see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36, col 12, lines 39-45.

As per claim 22, Harris et al disclose in providing a plurality of cards, each assigned to one participant and having a unique account number corresponding to an account of the participant; see the abstract, col 2, lines 44-47, col 4, lines 14-16, 48-51, col 6, lines 51-54; accessing the

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following program data: data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52 and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34; transmitting the following transaction data in response to an initiating transaction based on an initiating account number: the initiating account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; comparing the transmitted transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; validating the transaction when the comparing step indicates that the transaction involves an authorized merchant using the unique account number of a participant; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. However, he fails specifically to disclose in invalidating the transaction when the comparing step indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in invalidating the transaction when the comparing step indicates that the initiating account number is not one of the authorized account numbers See col 8, lines 67 - col 9, lines 1-9. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant.

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Harris also disclose in generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45.

As per claim 23, Harris et al disclose in providing a plurality of cards, each assigned to one participant and having a unique account number corresponding to an account of the participant; see the abstract, col 2, lines 44-47, col 4, lines 14-16, 48-51, col 6, lines 51-54; accessing the following program data: data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52 and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34; filter interfacing with credit/debit card network to the filter the following transaction data: the account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col 13, lines 61-63, col 14, lines 17-20, 41-43; filter including means for evaluating the transaction data transmitted to the filter by the credit/debit card network by comparing the transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; filter evaluating for including means for generating validating data for the transaction when the evaluated transaction data indicates that the transaction involves an authorized merchant using the unique account number of one of the participants; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. However, he fails specifically to

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disclose in filter evaluating for generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in filter evaluating for generating invalidating data for the transaction when the evaluated transaction data indicates that the initiating account number is not one of the authorized account numbers. See col 8, lines 67 - col 9, lines 1-9. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant. Harris also disclose in filter evaluating generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45.

Harris also discloses in filter transmitting the validating or invalidating data to the credit/debit card network so that the credit/debit card network provides the validating or invalidating data for the evaluated transaction to the merchant involved in the transaction. See the abstract, see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36, col 12, lines 39-45.

As per claim 24, it contains the same limitations as claims 16, therefore are rejected by the same rationale.

As per claim 25, Harris et al disclose in providing a plurality of cards, each assigned to one participant and having a unique account number corresponding to an account of the participant; see the abstract, col 2, lines 44-47, col 4, lines 14-16, 48-51, col 6, lines 51-54; accessing the

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following program data: data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52 and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34. However, he fails specifically to disclose in an incentive award program. Lalonde discloses in an incentive award program. See col 1, lines 17-20, col 2, lines 15-19. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to use an incentive award program. This is because it would improve Harris' system to implement an incentive award program for a customer having participants.

As per claim 26, Harris et al disclose in providing a plurality of cards, each assigned to one participant and having a unique account number corresponding to an account of the participant; see the abstract, col 2, lines 44-47, col 4, lines 14-16, 48-51, col 6, lines 51-54; accessing the following program data: data identifying the authorized unique account numbers of the participants, see the abstract, fig 1, col 1, lines 29-32, col 4, lines 50-51, col 6, lines 51-52 and data identifying the authorized merchants; see the abstract, fig 1, items 12, 14, 16, 17, 24, fig 2, item 214, col 1, lines 32-34; transmitting the following transaction data in response to an initiating transaction based on an initiating account number: the initiating account number of the card initiating the transaction, see the abstract, fig 7, item 713, merchant identification data of the merchant involved in the initiating transaction, see fig 7, item 713, and data regarding the amount of the initiated transaction; see fig 6, item 609, col 2, lines 46-47, col 6, item 45-50, col

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13, lines 61-63, col 14, lines 17-20, 41-43; comparing the transmitted transaction data to the program data see the abstract, fig 1, item 20, col 2, lines 62-67; validating the transaction when the comparing step indicates that the transaction involves an authorized merchant using the unique account number of a participant; see col 2, lines 44-52, col 4, lines 50-51, col 6, lines 51-52 lines 29-36. However, he fails specifically to disclose in invalidating the transaction when the comparing step indicates that the initiating account number is not one of the authorized account numbers. Lalonde discloses in invalidating the transaction when the comparing step indicates that the initiating account number is not one of the authorized account numbers See col 8, lines 67 - col 9, lines 1-9. Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system of Harris to invalidate data for the transaction. This is because it would improve Harris' system to generate invalid data of the transaction made by the authorized merchant.

Harris also disclose in generating invalidating data for the transaction when the evaluated transaction data indicates that the merchant involved in the transaction is not one of the authorized merchants. See col 12, lines 39-45.

As per claim 27, it contains the same limitations as claims 16, therefore are rejected by the same rationale.

As per claim 28, it contains the same limitations as claims 25, therefore are rejected by the same rationale.



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***Conclusion***

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

A. Mori, 5,200,889 August 26, 1991. System for maintaining continuous total of refund amounts due a customer and for allowing customer designation of the amount of refund to be applied to a purchase.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Mussie Tesfamariam** whose telephone number is **(703)305-1393**. The examiner can normally be reached on Monday - Friday from 8:00 a.m. to 5:00 p.m. If attempts to reach the examiner by telephone are unsuccessful, the **examiner's supervisor, Eric Stamber** can be reached at **(703) 305-8469**.

Any response to this office action should be mailed to:

**Commissioner of Patents and Trademarks**

**Washington, D.C. 20231**

or faxed to:

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Or:

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(703)746-7240, (for informal or draft communications, please label  
"PROPOSED" or "DRAFT")

Or:

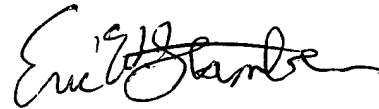
(703)746-7238, (for After-Final)

**Hand-delivered** responses should be brought to **Crystal park II, 2121 Crystal Drive**

**Arlington, Virginia, (Receptionist).**

**Mussie Tesfamariam**

December 15, 2001

  
**ERIC W. STAMBER**  
**PRIMARY EXAMINER**